

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	1850153
<b>Application Number:</b>	10072729
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	1976
<b>Title of Invention:</b>	Home asset management account
<b>First Named Inventor/Applicant Name:</b>	Brian Magruder
<b>Customer Number:</b>	22862
<b>Filer:</b>	Michael Glenn
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	WELL0027
<b>Receipt Date:</b>	07-JUN-2007
<b>Filing Date:</b>	07-FEB-2002
<b>Time Stamp:</b>	17:24:35
<b>Application Type:</b>	Utility

### Payment information:

Submitted with Payment	yes
Payment was successfully received in RAM	\$300
RAM confirmation Number	2119
Deposit Account	071445

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:  
Charge any Additional Fees required under 37 C.F.R. Section 1.16 and 1.17

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		RespWELL0027eFiled-06-07-07.pdf	1821332	yes	39
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Miscellaneous Incoming Letter		1	1	
	Extension of Time		2	3	
	Amendment - After Non-Final Rejection		4	4	
	Applicant Arguments/Remarks Made in an Amendment		5	13	
	Specification		14	14	
	Claims		15	36	
	Information Disclosure Statement (IDS) Filed		37	39	
Warnings:					
Information:					
2	NPL Documents	CANNER-Recent_Developments_in_Home_Equity_Lending.pdf	169164	no	11
Warnings:					
Information:					
3	NPL Documents	COLE-Effects_of_Changes_in_Ownership.pdf	204573	no	43
Warnings:					
Information:					
4	NPL Documents	GELFAND-Spatio-Temporal_Modeling_of_Residential_Sales.pdf	269370	no	27
Warnings:					
Information:					
5	NPL Documents	ROLL1-Benefit_to_Homeowners_from_Mortgage_Portfolios.pdf	557160	no	14
Warnings:					
Information:					

6	NPL Documents	SHILLER-Moral_Hazard_n_Home_Equity.pdf	162138	no	29
<b>Warnings:</b>					
<b>Information:</b>					
7	NPL Documents	TAY-A_Mean_Value_At_Risk_Framework.pdf	211137	no	11
<b>Warnings:</b>					
<b>Information:</b>					
8	NPL Documents	BOHEIM-Residential_Mobility_Housing_B.pdf	156128	no	37
<b>Warnings:</b>					
<b>Information:</b>					
9	NPL Documents	IVERSEN-Spatially_Disaggregated_Real_Estate-B.pdf	1484473	no	18
<b>Warnings:</b>					
<b>Information:</b>					
10	NPL Documents	ROLL-2-Benefits_to_Homeowners-B.pdf	95641	no	25
<b>Warnings:</b>					
<b>Information:</b>					
11	NPL Documents	CUMMINS-Corporate_Hedging-B3.pdf	1157368	no	57
<b>Warnings:</b>					
<b>Information:</b>					
12	NPL Documents	OLDFIELD-Risk_Mgmt-B3.pdf	495484	no	39
<b>Warnings:</b>					
<b>Information:</b>					
13	Fee Worksheet (PTO-06)	fee-info.pdf	8284	no	2
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			6792252		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.